



European Bank
for Reconstruction and Development



FCI

Facilitating Open Account – Receivables Finance

JOINT CONFERENCE

EBRD Factoring and Supply Chain Finance Conference

Conférence de la BERD sur l’Affacturage et le Financement de la Chaine d’Approvisionnement

2-3 November 2023 | 2-3 Novembre 2023
Mövenpick Hotel Mansour Eddahbi, Marrakech, Morocco



For more information, [click here](#)
To register free of charge, [click here](#)

Pour plus d’informations, [cliquez ici](#)
Pour vous inscrire gratuitement, [cliquez ici](#)

(VERSION FRANÇAISE À PARTIR DE LA PAGE 6)

EBRD Trade Facilitation Programme (TFP) and FCI will host a Conference on Factoring and Supply Chain Finance on 2-3 November in Marrakech, Morocco, following the FCI Annual Meeting. The Conference will start with an introduction and cocktail on Thursday 2 November evening (after the networking day). On Friday 3 November, attendees will hear from different experts on Factoring and Supply Chain Finance.

The FCI's Conference will see industry professionals share their expertise with attendees on Factoring and Supply Chain Finance developments, advantages and success stories and will also cover fraud in factoring and supply chain finance: how to mitigate fraud risk.

ABOUT THE ORGANISERS



Facilitating Open Account – Receivables Finance

FCI is the Global Representative Body for Factoring and Financing of Open Account Domestic and International Trade Receivables. FCI was set up in 1968 as a non-profit global association. With today close to 400 member companies in more than 90 countries, FCI offers a unique network for cooperation in cross-

border factoring. Member transactions represent nearly 60% of the world's international correspondent factoring volume.

FCI is a non-exclusive organization, open to any company which is providing Factoring Services or plans to setup Factoring Activities but also to service providers to the industry.

FCI offers three major areas of activities:

- **CONNECT:** the Business network supports cross-border factoring activities through which its members cooperate as export and import factors
- **EDUCATE:** FCI promotes and develops best practices in both domestic and international factoring and related Open Account Finance products
- **INFLUENCE:** FCI promotes and defends the Industry with stakeholders and policymakers worldwide

For more information, visit www.fci.nl or contact fcf@fci.nl

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European Bank
for Reconstruction and Development

The **European Bank for Reconstruction and Development (EBRD)** was established to help build a new, post-Cold War era in Central and Eastern Europe. It has since played a historic role and gained unique expertise in fostering change in the region - and beyond - investing €170 billion in more than 6,400 projects.

The EBRD, is owned by 71 countries, as well as the European Union and the European Investment Bank. The EBRD, is supporting the development of market economies and democracies.

Our values:

A clearly defined set of standards governs all our work as we strive to develop a healthy investment climate and promote environmentally and socially sound and sustainable development.

For more information, visit www.ebrd.com

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SIMULTANEOUS INTERPRETATION IN ENGLISH AND FRENCH WILL BE AVAILABLE DURING THE CONFERENCE

THURSDAY 2 NOVEMBER 2023: 18.30-21.00

- 18.30-19.00 **Registration & Drinks**
- 19.00-19.30 **EBRD Opening Speaker – Introduction to EBRD and Trade Facilitation Programme (TFP)**
Dr. Rudolf Putz, Head of TFP, EBRD
- 19.30-21.00 **Reception and Networking Session**

FRIDAY 3 NOVEMBER 2023: 09.00 - 17.00

- 09.00-09.30 **Registration**
- 09.30-10.00 **Opening Remarks**
Mr. Abderrahim Bouazza, Managing Director, Bank Al-Maghrib
Dr. Rudolf Putz, Head of TFP, EBRD
Mr. Peter Mulroy, Secretary General, FCI
- 10.00-10.30 **Development of Trade Finance in North Africa**
Moderator: Ms. Irina Tyan, Trade Facilitation Programme, EBRD
Panellists:
 - Ms. Imane El Fazzate, Senior Transaction Banker, Trade & Cash Business Development, Global Transaction Banking, Bank of Africa, Morocco
 - Mr. Karim El Baz, Head of Trade Finance Group, Banque Centrale Populaire, Morocco
- 10.30-11.10 **Keynote Speaker**
Prof. Georges Affaki, Chairman of the Banking Commission, ICC France; International Arbitrator, France
- 11.10-11.30 **Group Photo & Coffee Break**
- 11.30-12.10 **EBRD Support for Trade and Receivables Finance in North Africa and Other EBRD Regions**
Ms. Catherine Bridge Zoller, Senior Counsel, Legal Transition Programme, EBRD
Ms. Irina Tyan, Principal Banker, Trade Facilitation Programme, EBRD
- 12.10-12.50 **Evolution of Supply Chain Finance Products and Digitalisation Trends**
Moderator: Ms. Catherine Bridge Zoller, Senior Counsel, EBRD
Panellists:
 - Ms. Emmanuelle Butaud-Stubbs, Secretary General, ICC France, France
 - Mr. Luca Gelsomino, Senior Researcher SCF, University of Groningen, Netherlands
 - Mr Federico Avellán Borgmeyer, Chief Partner Officer, Ecom Germany
 - Mr. Ilyas Khan, Global Head Supplier Engagement, SCF, Trade and Treasury Solutions, Citibank, UK
- 12.50-13.50 **Lunch**

13.50-14.30

Commercial Credit Risk and Fraud in Factoring and Supply Chain Finance

Moderator: Mr. Peter Mulroy, Secretary General, FCI

Introduction by: Mr. Richard Wulff, Secretary General, ICISA

Panellists:

- Mr. Christopher Hart, Director, Lenvi, UK
- Mr. Arnaud Daubigney, Associate Partner at EY - Compliance, Forensic & Integrity Services, EY Paris, France
- Ms. Filiz Ünal, Deputy Secretary General/Factoring, The Financial Institutions Association (Finansal Kurumlar Birliği), Turkey

14.30-15.15

Special Session on Legal and Regulatory Issues – Factoring and Supply Chain

Moderator: Ms. Catherine Bridge Zoller, Senior Counsel, EBRD

Introduction by: Mr. Milot Ahma, Counsel, EBRD

Panellists:

- Ms. Ouns Lemseffer, Partner, Clifford Chance, Morocco
- Mr. William Brydie-Watson, Senior Legal Officer, UNIDROIT, Italy
- Mr. Tarik Smires, Partner, Head of Advisory Maroc, KPMG, France

15.15-15.40

Coffee Break

15.40-16.20

Development of Factoring and Supply Chain Finance in North Africa

Moderator: Mr. Nassourou Aminou, Regional Manager Africa, FCI

Panellists:

- Ms. Saloua Arab, Deputy General Director, Tunisie Leasing & Factoring, Tunisia
- Ms. Meryem Kamri, Morocco Treasury and Trade Solutions Head, Citi Bank, Morocco
- Mr. Adil Chikhi, Director, Head of Industry, Commerce and Agribusiness, Morocco & Tunisia, EBRD
- Ms. Marga García Baena, Executive Director Business Development International Banking, CaixaBank, Spain
- Ms. Nezha Azzouzi, Sales & Development Director, Member of the Management Board, Maroc Factoring, Morocco

16.20-17.00

Advantages and Success Cases of Factoring and Supply Chain Finance

Moderator: Ms. Betül Kurtulus, Regional Director for Central, Eastern and South -Eastern Europe and the Middle East, FCI

Panellists:

- Ms. Anzhela Barseghyan, Director of Trade Finance and Correspondent Relationship Department, ArmSwissBank, Armenia
- Ms. Tamar Gugushvili, Head of Trade Finance and Documentary Operations Unit, TBC Bank, Georgia
- Mr. Mete ÖnoI, Chief Finance Officer, TAM Finans Factoring A.S., Turkey
- Ms. Monica Fernandez Barbero, International Factoring Manager, CaixaBank, Spain
- Ms. Dorota Szczesniak, International Factoring Manager, Santander Factoring Sp. z o.o, Poland

17.00

Closing Remarks

DRESS CODE

Business Casual

REGISTRATION

Free of Charge

[Click here to book](#)

Please note that you must register for the event via the FCI website to gain access to the event on 2-3 November 2023. The organisers reserve the right to refuse anyone not registered at the door.

REGISTRATION DEADLINE

Please register before 20 October 2023.

CANCELLATIONS

Any change or cancellation **MUST** be made in writing to FCI via email at fci@fci.nl on or before 20 October 2023.

Programme and/or organisation details of the event are subject to changes depending on the number of participants. A final programme and confirmation will be sent to the participants 7 calendar days before the event.

CONTACT US

For any questions or more information, please contact the FCI Secretariat via email at fci@fci.nl or call us on +31-20-6270306.



La Banque Européenne pour la Reconstruction et le Développement (la « BERD ») organise en coopération avec la FCI le 2 et 3 novembre 2023, à Marrakech, la conférence “BERD-FCI sur l’Affacturage et financement de la chaîne d’approvisionnement”. La conférence commencera avec une introduction et un cocktail de bienvenue le jeudi 2 novembre en soirée. Le vendredi 3 novembre, les participants auront l’occasion d’entendre différents experts sur l’affacturage et le financement de la chaîne d’approvisionnement.

Lors de la conférence, vous verrez des professionnels de l’industrie partager leur expertise avec les participants sur le développement du financement de la chaîne d’approvisionnement, les avantages et exemples de réussite de l’affacturage mais également la fraude en affacturage et le financement de la chaîne d’approvisionnement: comment atténuer les risques de fraude.

À PROPOS DES ORGANISATEURS



Facilitating Open Account - Receivables Finance

FCI

FCI Fondé en 1968, FCI est un réseau mondial de sociétés de premier plan ayant pour but commun de faciliter le commerce international par l’affacturage et les services financiers connexes. Aujourd’hui, FCI est devenu l’association d’affacturage emblématique dans le monde, avec un réseau de près de 400 membres répartis dans 95 pays. Ce qui fait de FCI, l’organisme mondial représentatif de l’industrie de l’affacturage et du financement des créances. Les trois domaines principaux d’activités de FCI sont:

LA CONNECTION : Le réseau soutient les activités d’affacturage internationales par l’intermédiaire de ses membres facilitateurs à l’exportation et à l’importation.

LA FORMATION : FCI promeut et développe les meilleures pratiques en matière d’affacturage national et international ainsi que la solution de financement du commerce à compte ouvert associés.

L’INFLUENCE: FCI encourage et défend l’industrie grâce au soutien des acteurs décisionnaires et politiques du monde entier

Pour plus d’informations, visitez www.fci.nl ou contactez fci@fci.nl

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European Bank
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La **Banque européenne pour la reconstruction et le développement (BERD)** a été créée pour aider à construire une nouvelle ère, post-guerre froide, en Europe centrale et orientale. Elle a depuis joué un rôle historique et acquis une expertise unique pour encourager le changement dans la région - et au-delà -, investissant plus de 140 milliards d’euros, en soutenant plus de 5 600 projets.

La BERD appartient à 71 pays plus l’Union européenne et la Banque européenne d’investissement. La BERD soutient le développement de l’économie des marchés et des démocraties.

Nos valeurs:

Un ensemble de normes clairement définies régit l’ensemble de notre travail alors que nous nous efforçons de développer un climat d’investissement sain et de promouvoir un développement écologiquement et socialement sain et durable.

Pour plus d’informations, visitez www.ebrd.com

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UNE INTERPRÉTATION SIMULTANÉE EN ANGLAIS ET EN FRANÇAIS SERA DISPONIBLE PENDANT LA CONFÉRENCE

JEUDI 2 NOVEMBRE 2023 | 18:30-21:00

18.30-19.00 **Enregistrement et Cocktail**

19.00-19.30 **Mot de Bienvenue de la BERD- Introduction à la BERD et au Programme de Facilitation du Commerce (TFP)**

Dr. Rudolf Putz, Directeur du Programme de Facilitation des Echanges, BERD

19.30-21.00 **Réception et Session de réseautage**

VENDREDI 3 NOVEMBRE 2023 | 09:00 - 17:00

09.00-09.30 **Enregistrement**

09.30-10.00 **Discours d'ouverture**

M. Abderrahim Bouazza, Directeur général, Bank Al-Maghrib

Dr. Rudolf Putz, Directeur du TFP, BERD

M. Peter Mulroy, Secrétaire Général, FCI

10.00-10.30 **Développement du financement du commerce en Afrique du Nord**

Modérateur: Mme. Irina Tyan, Banquier Principal, Programme de Facilitation des Echanges, BERD

Panélistes:

- Mme. Imane El Fazzate, Banquier Transactionnel Senior, Développement des affaires commerciales et de trésorerie, Services bancaires transactionnels mondiaux, Bank of Africa, Maroc
- M. Karim El Baz, Chef du groupe Financement du commerce, Banque Centrale Populaire, Maroc

10.30-11.10 **Conférencier Principal**

Prof. Georges Affaki, Président de la Commission Bancaire, ICC France; Arbitre International, France

11.10-11.30 **Photo de Groupe et Pause-Café**

11.30-12.10 **Le Support de la BERD pour le Financement du Commerce et des Créances en Afrique du Nord et les autres Régions de la BERD**

Mme. Catherine Bridge Zoller, Conseillère Principale, Programme de Transition Juridique, BERD

Mme. Irina Tyan, Banquier Principal, Programme de Facilitation des Echanges, BERD

12.10-12.50 **Evolution des Produits du Financement de la Chaîne d'approvisionnement et les Tendances à la Digitalisation**

Modérateur: Mme. Catherine Bridge Zoller, Conseillère Principale, BERD

Panélistes:

- Mme Emmanuelle Butaud-Stubbs, Secrétaire générale, ICC France
- M. Luca Gelsomino, Chercheur principal Financement de la chaîne d'approvisionnement, Université de Groningue, Pays-Bas
- M. Federico Avellán Borgmeyer, directeur des partenaires, Ecom Allemagne
- M. Ilyas Khan, responsable mondial de l'engagement des fournisseurs, SCF, Trade and Treasury Solutions, Citibank, Royaume-Uni

12.50-13.50 **Déjeuner**

13.50-14.30

Risque de crédit commercial et fraude dans l'affacturage et le financement de la chaîne d'approvisionnement

Modérateur : M. Peter Mulroy, Secrétaire Général, FCI

Introduction par : M. Richard Wulff, Secrétaire général, ICISA

Panélistes:

- M. Christopher Hart, Directeur, Lenvi, Royaume-Uni
- M. Arnaud Daubigney, Associate Partner chez EY - Compliance, Forensic & Integrity Services, EY Paris, France
- Mme Filiz Ünal, Secrétaire générale adjointe/Affacturage, Association des institutions financières (Finansal Kurumlar Birliği), Turquie

14.30-15.15

Session spéciale sur les questions juridiques, Fiscales et Réglementaires – l'affacturage et la chaîne d'approvisionnement

Modérateur : Mme. Catherine Bridge Zoller, Conseillère Principale, BERD

Introduction par : M. Milot Ahma, Conseiller, BERD

Panélistes:

- Mme. Ouns Lemseffer, Partenaire et co-responsable de l'Afrique francophone, Clifford Chance, Maroc
- M. William Brydie-Watson, Juriste Principal, UNIDROIT, France
- M. Tarik Smires, Partner, Responsable Conseil Maroc, KPMG, France

15.15-15.40

Pause café

15.40-16.20

Développement de l'affacturage et du financement de la chaîne d'approvisionnement en Afrique du Nord

Modérateur : M. Nassourou Aminou, Responsable Régional Afrique, FCI

Panélistes:

- Mme. Saloua Arab, Directeur Général Adjoint, Tunisie Leasing & Factoring
- Mme Meryem Kamri, Responsable des solutions de trésorerie et de commerce au Maroc, Citi Bank, Maroc
- M. Adil Chikhi, Directeur, Responsable Industrie, Commerce et Agroalimentaire, Morocco & Tunisia, BERD
- Mme Marga García Baena, directrice exécutive du développement des affaires bancaires internationales, CaixaBank, Espagne
- Mme. Nezha Azzouzi, Membre du Directoire en charge de la Direction Commerciale & Développement, Maroc Factoring, Maroc

16.20-17.00

Avantages et Exemples de réussites de l'affacturage et du financement de la chaîne d'approvisionnement

Modérateur : Mme. Betül Kurtulus, Directrice Régionale pour l'Europe Centrale, de l'Est et du Sud Est et le Moyen Orient, FCI

Panélistes:

- Mme. Anzhela Barseghyan, Directrice du Financement du commerce et Service des relations avec les correspondants, ArmSwissBank, Arménie
- Mme. Tamar Gugushvili, Responsable du financement du commerce et Documentaire de l'Unité des opérations, TBC Bank, Georgie
- M. Mete Önoğ, Directeur des finances, TAM Finans Factoring A.S., Turquie
- Mme. Monica Fernandez Barbero, Responsable de l'affacturage international, CaixaBank, Espagne
- Mme Dorota Szczesniak, Responsable de l'affacturage International, Santander Factoring Sp. z o.o. z o.o., Pologne

17.00

Observations Finales

CODE VESTIMENTAIRE

Décontracté chic

INSCRIPTION

Gratuit

[Cliquez ici pour l'inscription](#)

Veillez noter que vous devez vous inscrire à l'événement via le site Web de la FCI pour avoir accès à l'événement les 2 et 3 novembre 2023. Les organisateurs se réservent le droit de refuser toute personne non inscrite.

DATE LIMITE D'INSCRIPTION

Merci de vous inscrire avant le 20 octobre 2023.

ANNULATIONS

Toute modification ou annulation DOIT être faite par écrit à la FCI au plus tard le 20 octobre 2023.

Les détails du programme et/ou de l'organisation de l'événement sont susceptibles d'être modifiés en fonction du nombre de participants. Un programme définitif et une confirmation seront envoyés aux participants 7 jours calendrier avant l'événement..

CONTACTEZ-NOUS

Pour toute question ou plus d'informations, veuillez contacter le Secrétariat de la FCI par e-mail à fci@fci.nl ou appelez-nous au +31-20-6270306 (en anglais uniquement).

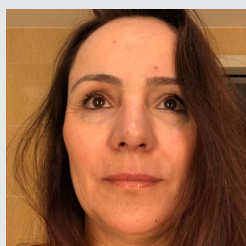


MR. NASSOUROU AMINOU



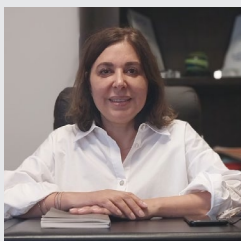
Nassourou Aminou is the Director of BW Factoring, a Consulting Firm specialising in the development and implementation of Factoring in African countries. He obtained a master MSTCF in Accounting and Finance in 2003 at the UCAC University, Cameroon. Then began his career as an auditor at PwC. Since then, he has gained almost 15 years 'experience in the field of Audit and Consulting, including 11 years in Factoring and Credit insurance. After working at Coface, a credit insurance company, as a Regional Head of Factoring Projects for 8 years. Between 2009 and 2016, he launched the first Factoring activity in West & Central Africa in 5 countries with the main Banks. Nassourou went on to establish BW Factoring, the Consulting Firm he founded, has signed a strategic partnership with HPD Software (UK) to be an Exclusive Regional Agent in Africa Sub-Saharan Market. The objective is to Facilitate and Promote Factoring by offering to Banks a complete local solution combining: Know-How, Experience and Technology. Nassourou has developed significant experience mainly in this activity and market environment in the west and central Africa Region.

MS. SALOUA ARAB



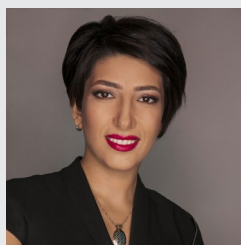
She is graduated from the Institut des Hautes Études Commerciales of Tunis (IHEC), holds a Master's degree in Risk Management from the IACE in partnership with the ICHEC ENTREPRISE BRUSSELS MANAGEMENT SCHOOL and has also obtained the ITB Diploma (Institut Technique des Banques) from the CFPB France (Centre de Formation de la Profession Bancaire -France). She has 25 years of experience in the factoring business. She started her career as a sales manager in the industrial sector and joined Tunisie Leasing in 1997 as Head of the Purchasing and Invoice Settlement Department of the Factoring branch, before becoming Head of the Commitments Department in 2005 and Deputy General Manager of Tunisie Leasing & Factoring since 2011 up to now. Saloua GHODHBANE ARAB has contributed to the development of the factoring activity in Tunisia by her participation in the elaboration of the general policy and strategy of the company. She was the initiator of several structuring projects and worked for the implementation of procedures inspired by the best practices and in accordance with the international standards in the factoring business. She is currently the Tunisia ambassador at the international factoring network, FCI.

MS. NEZHA AZZOUZI



Nezha AZZOUZI, membre du Directoire de MAROC Factoring, en charge de la direction commerciale et développement, avec une expérience de 30 ans au sein de Maroc Factoring. Ayant occupée plusieurs postes, notamment celui de responsable gestion internationale et relations avec les CO FACTORS. Titulaire d'une licence en sciences économiques option gestion de l'entreprise de L'université Hassan II de CASABLANCA et d'un Mastère Management de la communication en entreprise, pédagogie assurée par le collège de Polytechnique, de l'Ecole Hassania des travaux publics de CASABLANCA.

MS. ANZHELA BARSEGHYAN



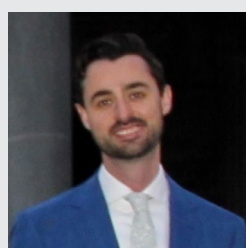
My name is Anzhela Barseghyan. I was born on January 02, 1986, in Gyumri, Armenia. In 2007 I have graduated from Russian- Armenian University in Armenia. Currently I work as Head of Corporate Services Department in Armswissbank. I am married and have two children. I started my banking career in Armswissbank CJSC, which is known in Armenian banking sector as the first and leading bank rendering full package of both domestic and international factoring services. I joined Armswissbank in 2007 as SWIFT operator, later on in 2008 moved to newly formed Factoring Division as factoring specialist. In 2010 was appointed as Head of Factoring division. In three years, I was offered to lead the Business development department which coordinates the bank's sales process and relationship with international financial organizations. To strengthen Bank's position in factoring and international trade finance services, factoring division was transferred into department in 2017. I took over the management of that department and until now is fully involved in my favourite business. I have been at the roots of this business and worked hard enough in all phases of its development. With my teammates we have designed and developed a range of services for our clients. So I would be glad to share my knowledge and experience gained throughout my career. She is currently the ambassador in Tunisia of the international factoring network, FCI.

MS. CATHERINE BRIDGE ZOLLER



Catherine Bridge Zoller is a Senior Counsel for financial law in the EBRD's Legal Transition Team, which aims to promote an investor-friendly, transparent and predictable legal environment in the EBRD countries of operations. Since joining the EBRD in 2012, Catherine has led financial law reform projects across a diverse range of jurisdictions, with a focus on debt restructuring and insolvency and has helped develop strategies for non-performing loan resolution in Central, Eastern and South-Eastern Europe, as well as in Kazakhstan, Mongolia, Turkey and Ukraine. Catherine also works on SME financial inclusion projects and is currently leading an EBRD initiative to promote receivables-based financing, together with colleagues from the EBRD Trade Facilitation Programme and SME Finance and Development teams. Catherine is an alumnus of Clifford Chance LLP, where she worked in the firm's London, Milan, Munich and Dubai offices. A UK and Canadian national, Catherine is a qualified solicitor in England and Wales and a graduate of Oxford University. She is fluent in French, German and Italian.

MR. WILLIAM BRYDIE-WATSON



William Brydie-Watson is a Senior Legal Officer at the International Institute for the Unification of Private Law (UNIDROIT), based in Rome. William specialises in secured transactions law and has primary responsibility for the development of the UNIDROIT Model Law on Factoring. He also works on the implementation of the Cape Town Convention on International Interests in Mobile Assets and its Protocol on mining, agricultural and construction equipment (the "MAC Protocol"). Previously, he was a Legal Officer in the Private International Law section of the Australian Commonwealth Attorney-General's Department and worked on the implementation of private international law treaties in Australia. William is a visiting lecturer at the Eötvös Loránd University in Budapest, Hungary. Admitted to practice law by the Supreme Court of New South Wales, William has a Bachelor of Arts, a Bachelor of Laws (Honours) and a Master of Laws from the Australian National University.

MS. AYSEN ÇETINTAS



Aysen Çetintas is the Education Director of FCI, specialist in receivables finance and speaker at international conferences. She joined FCI in 2008, in charge of FCI's education programmes. Her area of responsibility encompasses implementing the FCI strategy, by giving dedicated focus to the development and implementation of the educational tools for the chain, organising all FCI courses and related workshops/seminars, conducting training events and guiding new members in the process of setting up for the international factoring business. Aysen has 30 years of experience in the factoring and receivables finance industry at managerial level in various factoring companies and banks. She has a BA degree in Political Science and International Relations from Bosphorus University, Istanbul, Turkey.

MS. MONICA FERNANDEZ BARBERO



I am currently Head of International Factoring at Caixabank. Within my different functions, one of the main ones is to develop international factoring using the Two Factor System through FCI, where we are the first Export Factor of the Chain. After finishing my studies in Economics and Actuarial Sciences at the University of the Basque Country, I started my career in Banking, sector in which I have been working for over 25 years. I have worked in different Spanish Banks and in different positions, but always related to Corporate Banking. In the last 5 years my work has focused on developing International Trade Operations and during the last two years specifically developing and promoting international factoring to bring it closer to all types of companies, not just large corporations, specially to bring it closer to SMEs. During all these years I have always been focused on how to provide a better service and improve the customer experience. With the intention of developing myself to the maximum in this field, in 2018 I studied a Master's Degree in Customer Experience taught by the University of La Salle in Madrid and to improve my profile to face the challenges of the digital age, in 2022 I have completed the program taught by the IMD digital business school, Business Analytics for Leaders.

MR. LUCA GELSOMINO



Luca is an Assistant Professor at the University of Groningen, a Senior Researcher at Windesheim University of Applied Sciences (both in the Netherlands) and the Academic Director of the SCF Community, an international foundation connecting universities that work on the field of SCF. In this role, he oversees the Community's research projects, international network and publication strategy. His research focuses on the integration of operations and supply chain management with finance, as well as studying application and adoption of emerging technologies across global supply chains. His teaching interests include purchasing, supply chain management, financial analysis and Supply Chain Finance. He holds a Ph.D. with merit from the School of Management of Politecnico di Milano (Italy), on the topic of measuring the financial performance of supply chains. While working for the School of Management, he directed the School's permanent research program on Supply Chain Finance.

MS. TAMAR GUGUSHVILI



My name is Tamar Gugushvili. I have been working for TBC BANK already 10 years in Trade Finance field. My area of responsibility consists of structuring and managing local and international day-to-day trade finance operations (Letter of Credit, Bank Guarantees, Doc. Collections, International Factoring), establishing and deepening relationships with partner banks and clients. In November 2021 I was appointed as a DOCDEX Expert for International Chamber of Commerce for supporting ICC's work in the field of Alternative Dispute Resolution. I am currently expecting Master in Global Marketing and International Business Relations at Guglielmo Marconi University (Italy).

MS. BETÜL KURTULUŞ



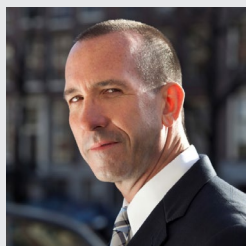
Betül Kurtuluş has 25 years' experience in the Factoring and Leasing industry. She started her career at Anderson Consulting and joined the factoring industry in 1992. Prior to Strateji Factoring, Betül worked at Toprak Banking Group. Until 2018, she has been General Manager at Strateji Factoring, also a Board Member of Yatirim Leasing. Betül Kurtuluş served as a Board Member of the Association of Financial Institutions of Turkey since 2016. The association consists of three major industries, Factoring, Leasing, and Consumer Finance, with a member of 103 finance companies. Since January 2019, she has been appointed as a Regional Director responsible for Central, Eastern, and South-Eastern Europe and the Middle East. She has a university degree in Economics.

MS. OUNS LEMSEFFER



Ouns Lemseffer is partner and co-regional team leader of the Francophone Africa practice and Africa Practice Leader for Debt Capital Markets, Structured Finance & Regulatory in the Casablanca office of the Clifford Chance law firm. Ouns specialises in project finance, acquisition finance, financial regulation, securitisation and capital markets in the Francophone Africa region. She is also very active in the field of mergers and acquisitions and private equity, particularly in the energy and infrastructure sectors in North and West Africa. She is ranked every year by Chambers Global, Legal 500 and IFLR 1000 as "One of the best lawyers of her generation". She is also ranked by Jeune Afrique among the 100 best lawyers in Africa. Ouns is also deeply involved in diversity and inclusion initiatives, as a founding member of We4She, alongside other women leaders in Morocco to promote the inclusion of women in leadership positions.

MR. PETER MULROY



Peter Mulroy is Secretary General of FCI, the world's largest network of receivables finance and factoring companies, with its headquarters in Amsterdam, Netherlands. Prior to joining FCI, Peter was previously Senior Vice President, International Regional Manager and Managing Director with CIT's Trade Finance unit in the US, a \$40+ Billion financial services company and one of FCI's original founding members. Peter also served on the management committee of CIT, supporting the global growth strategy of the company. Peter came to CIT through the acquisition of the factoring unit of SunTrust Bank, where he developed their international factoring business. Peter is a past Chairman of FCI, and has served on the FCI Executive Committee for over a decade. Peter also served as Chairman of the Prudential Risk Committee of the EUF. He has worked and lived previously in Europe and the Middle East. Peter received his Bachelor's Degree from Rutgers University in New Jersey, studied at the Universität Konstanz in Germany, and his MBA from Thunderbird, School of Global Management in Arizona. As Secretary General, Mr. Mulroy assists banks, regulators and governments from around the world in educating the role and introducing the concept of factoring, a facilitator of liquidity and mitigator of risk for SMEs and Corporates in both domestic and international trade. He addresses audiences from around the world on the subject of factoring and international trade and is generally regarded as an "ambassador for the receivables finance and factoring industry".

MR. METE ÖNOL



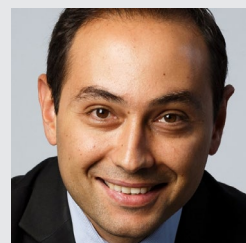
Mr Önol graduated from Boğaziçi University, Department of Economics in 1996, and completed his master's degree in the Faculty of Business Administration at the University of Delaware in the United States. After returning to Turkey, he worked on audit and consultancy projects for five years at Arthur Andersen and Ernst & Young audit firms. He joined Intercity, a long-term operational car rental company, in 2004 and successfully served as the company's CFO for 15 years. Working especially on investor relations, relations with international partners, international financial reporting and control, credit risk monitoring, capital market operations and financial resource creation, Mete Önol has helped various companies find more than 2 Billion EUR in the last ten years. He has managed an average of 500 million EUR loan size over five years in relationships with more than 30 institutions. He has also served as a Member of the Board of Directors at Intercity since December 2012. He currently

DR. RUDOLF PUTZ



Rudolf Putz is Head of EBRD's Trade Facilitation Programme and has more than 30 years of experience in financing trade with Eastern Europe, the CIS and the southern and eastern Mediterranean. He started his professional career in 1983 as Deputy Head of Commodity Trade Finance at Centro Internationale Handelsbank AG Vienna, a subsidiary of Raiffeisen Bank International. In 1993 Rudolf Putz joined HELM AG Hamburg as Head of Structured Trade Finance and from 1996 to 1997 he was Deputy Head of Structured Trade Finance at Bank Austria International Trade Services Vienna, a subsidiary of Unicredit. In 1997 he became Director Trade Finance at Deutsche Handelsbank AG Berlin, a subsidiary of Credit Agricole, and since 2000 he has been developing EBRD's Trade Facilitation Programme (TFP). Rudolf Putz holds a Doctor's Degree from the Vienna University of Economics & Business Administration.

MR. TARIK SMIRES



Tarik Smires is Partner, Head of Advisory Services in Morocco and Head of Financial Risk Management Services in France. He has more than 20 years of experience in the banking industry with an operational experience in trading, risk management and control gained in international investment banks and treasuries. Tarik has managed many major transformation projects in the banking industry in the Business, Finance and Risk fields of plays. He assisted top tier 1 banks in projects related to regulatory and/or business requirements among others Basel IV, Stress Tests, ICLAAP, FRTB, MRM, EMIR, Resolution, IRRBB, IFRS transitions and IBOR transitions. He also assisted the Central European Bank in their supervision process of the banking industry and led major projects in the Asset Quality Review and TRIM exercises.

MS. DOROTA SZCZESNIAK



Dorota is the International Factoring Manager at Santander Factoring. She has been in the banking industry for over 20 years now gaining experience across various areas of branch network, retail, corporate banking and Property Finance. Since 2010 at Santander Factoring where she is responsible for international factoring transactions, relationship with foreign entities and in particular for management of Santander operations within FCI framework.

MS. IRINA TYAN



Irina Tyan is Principal Banker in the Trade Facilitation Programme at European Bank for Reconstruction and Development. She is a banker and lawyer in the EBRD's Trade Facilitation Programme. She is responsible for the development of trade finance business of partner banks in Eastern Europe and the Mediterranean region with a special focus on factoring and supply chain finance. Before joining the EBRD, Irina was a lawyer with expertise in corporate finance law, company law, commercial law and anti-trust law. Irina has a Master of Law in International Banking and Finance Law from the University College of London and is a law graduate of Kutafin Moscow State Law University.

MS. FILIZ ÜNAL



Filiz Unal represents the Factoring Sector at the Turkish Financial Institutions Association (FKB), with 30 years of professional experience in the banking and factoring sectors. Beginning her career in the banking sector she worked in factoring companies for 18 years, specialising variously in marketing, international factoring, client and correspondent relations. Before joining the Turkish Factoring Association in 2010 as the Secretary General, she was Executive Vice President at Garanti Factoring, responsible for Marketing and International Departments, and a member of the Marketing and Development Committee of International Factors Group, Brussels. She is honoured to be the current Deputy Secretary General at the Turkish Financial Institutions Association, which is a semi-governmental organization for all leasing, factoring and financing companies established in 2013 following the "Law on Financial Leasing, Factoring and Finance Companies" of December 2012.

MR. RICHARD WULFF



After completing a master's degree in economics, Richard Wulff started his career in 1989 as trade credit insurance underwriting manager and reinsurance director of NCM (a precursor of Atradius) in his native country, the Netherlands. He founded a reinsurance captive for the company in Ireland prior to moving on to Munich Re in Germany. At Munich Re, he managed the non-European credit, surety and political risk reinsurance department until 2008. He then moved to India to become chief underwriting officer of HDFC-ERGO Insurance Company in India, a general lines insurance business. Richard subsequently became group general manager, heading up the world-wide credit lines at QBE Insurance in Australia, before moving to Hong Kong in that role. He returned to Holland in 2017 to found RW Consulting, a consultancy company for trade credit insurance, surety and political risk (re)insurance. In February 2021, Richard joined the International Credit Insurance and Surety Association (ICISA), an association with which Richard has been actively involved throughout his career in trade credit insurance, surety and political risk insurance. It is the intention for Richard to succeed the current Executive Director after the latter's retirement later this year.